

Certificate of Service Pg 1 of 4  
**UNITED STATES BANKRUPTCY COURT**  
**SOUTHERN DISTRICT OF NEW YORK**  
300 Quarropas Street  
White Plains, NY 10601

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IN RE: Zev Lewinson

CASE NO.: 09-24078-rdd

Social Security/Taxpayer ID/Employer ID/Other Nos.: CHAPTER: 7  
xxx-xx-5658

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**DISCHARGE OF DEBTOR**  
**ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 11/4/09 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

**IT IS ORDERED THAT:**

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
  - (a) debts dischargeable under 11 U.S.C. § 523(a);
  - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
  - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Marianne T. O'Toole is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 5/19/11

Robert D. Drain, Bankruptcy Judge

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Service Pg 3 of 4**  
 United States Bankruptcy Court  
 Southern District of New York

In re:  
 Zev Lewinson  
 Debtor

Case No. 09-24078-rdd  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0208-7

User: atavarez1  
 Form ID: 155

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: May 19, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2011.

db	+Zev Lewinson, 19 Mariner Way, Monsey, NY 10952-1600
smg	+N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
ust	+United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
5008466	Abraham Shtygrad, Monsey, NY 10952
5008467	+Antwerp Sales International, I, 576 Fifth Ave., New York, NY 10036-4807
5008468	+Avistar Mortgage, 1062 Barnes Rd. Suite 108, Wallingford, CT 06492-2576
5008472	+Buckley Broadcasting Corp., C/O Goldman & Warshaw, P.O. Box 2500, West Caldwell, NJ 07007-2500
5008473	CBS Radio, Inc., C/O Martin S. Cole, 110 Wall St. 11th Fl., New York, NY 10005-3817
5008474	+David Sader, First Financial Equities Inc., 635 Norfolk St., Teaneck, NJ 07666-2908
5008476	+Empire Diamond Corp., Greg Herdenian, 350 Fifth Ave. Suite 7619, New York, NY 10118-7619
5008477	+Gil Ginsberg, 1062 Barnes Rd. Suite 108, Wallingford, CT 06492-2576
5008478	+Nco Fin/22, 507 Prudential Rd, Horsham, PA 19044-2308
5008479	+Onewest Bank, 6900 Beatrice Dr, Kalamazoo, MI 49009-9559
5008480	+Parness & Parness, P.C., 241 North Ave. W. Suite 200, Westfield, NJ 07090-1484
5008481	+Pasquez Diamonds, C/O Jacob Pasquez, 15 West 47th St., New York, NY 10036-3305
5008482	+Results Marketing, C/O Marvin Seller, 400 East 56th St. Apt. 28F, New York, NY 10022-4339
5008483	+Susan Dryer, 2116 East Chickasaw Dr., Phoenix, AZ 85086-5321

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5011690	EDI: BECKLEE.COM May 19 2011 19:13:00	American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
5041142	EDI: BECKLEE.COM May 19 2011 19:13:00	American Express Travel Related Services Co Inc, Corp Card, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
5008470	+EDI: BANKAMER2.COM May 19 2011 19:13:00	Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
5008471	EDI: BANKAMER.COM May 19 2011 19:13:00	Bank Of America, 4060 Ogletown/stan, Newark, DE 19713
5008469	EDI: BANKAMER.COM May 19 2011 19:13:00	Bank Of America, 4060 Ogletown/stanton Rd, Newark, DE 19713
5008475	+EDI: DISCOVER.COM May 19 2011 19:13:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
5008484	EDI: FUNB.COM May 19 2011 19:13:00	Wach/rec, Po Box 3117, Winston-salem, NC 27102
5008485	EDI: FUNB.COM May 19 2011 19:13:00	Wachovia Bank N.A., Central Bankruptcy Dept. VA, P.O. Box 13765, Roanoke, VA 24037
5008486	EDI: FUNB.COM May 19 2011 19:13:00	Wachovia Bank N.A., Central Bankruptcy Dept. VA 73, P.O. Box 13765, Roanoke, VA 24037
5008487	EDI: FUNB.COM May 19 2011 19:13:00	Wachovia Bank Na/ftu, Po Box 3117, Winston Salem, NC 27102

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	OneWest Bank, F.S.B.
5011691*	American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
	TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0208-7

User: atavarez1  
Form ID: 155

Page 2 of 2  
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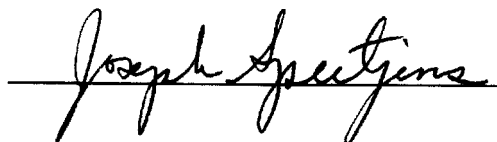
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.